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a floodplain management newsletter

Spring 1999

IMPROVED WEB SITE PROVIDES EASIER ACCESS TO NFIP INFORMATION

This article was excerpted from "Watermark"

Wouldn't it be great if you could find out almost everything there is to know about the National Flood Insurance Program in just one place? We thought so, too. That's why we made information available through the NFIP website in January 1998. And now, it's even better. We have made changes to our site to make it easier for you to find information.

WHAT'S NEW?

In the year that the site has been live, we have received information within the site that have prompted us to reorganize the information so it's easier to find.

In addition to this reorganization, we are making changes throughout the site to make the information easier to read and to understand. We are also making the information on the homepage more timely and plan to update it frequently. This includes new links to FEMA's information about

current flood disasters, such as hurricanes and other storms. At the bottom of the homepage, we have added a box called Quick Links. This is a list of items that visitors frequently ask about, such as How to Purchase and How to Pay for Flood Insurance, the Standard Flood Insurance Policy, and the *Mandatory purchase of Flood Insurance Guidelines*. Things that are new to the site, such as the Coastal Barrier Resources System database: and other important information, such as *Top 10 Things Every Consumer Needs to Know about Flood Insurance and Answers to Questions About the NFIP*.

You will also notice some new buttons on the sidebar. At the top is a new button called Site Index. When you click on this button, you will see a listing and a link to each major section within the site.

We have also added Ask the Expert, a new section where people can submit questions

about flood insurance that will be posted, along with the responses, for all web visitors to read. This section can also be used by those who want to submit specific questions to be answered privately.

Another new button, Storm Watch will link you to FEMA's webpage for the latest storm information. There's also a search engine for the NFIP section to help visitors find what they're looking for even faster.

WHAT INFORMATION IS ON THE NFIP WEBSITE?

Our website has information that targets consumers, insurance agents, insurance companies, lenders, and state and local officials. To get to the section that applies to you, look at the sidebar and click on the appropriate button.

For instance, insurance agents can click on the button on the sidebar that says Information

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IMPROVED WEB SITE

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for Insurance Agents and get the information listed below.

- Flood Insurance Manual
- Underwriting Information
- WYO Companies
- Agent Workshops
- Flood Map Information
- Community Status Book
- Cost
- How to Purchase and How to Pay
- Marketing and Advertising Campaign
- Community Rating System
- National Flood Insurance Reform Act Information
- Publications

General information about the NFIP is available on our site, as well as links to information about flood mitigation and *Project Impact*. Here's what you'll find by clicking on some of the most used buttons.

> ABOUT THE NFIP - A summary of the NFIP; text of all the publications (fact sheets, brochures, and booklets) available

on the site; information about the cost of flood insurance, and how to purchase and pay for flood insurance; flood map information; and more.

> NEWS AND UPDATES - Flood related press releases; a listing of Flood Insurance Claims Offices, and upcoming conferences and workshops; the current issue of *Watermark*; monthly Cover America updates; and monthly statistics on flood insurance policies and claims.

> FLOOD INSURANCE LIBRARY - Laws and regulations related to the NFIP; the Standard Flood Insurance Policy and the *Flood Insurance Manual*; the Elevation Certificate and instructions; forms used to order materials; and a report archive for policy and claim statistics.

HOW YOU CAN USE THE SITE

First and foremost, the information in the NFIP site has been designed to provide all NFIP stakeholders with quick access to current information. In an

effort to improve communication and understanding of NFIP and flood insurance, we have included special sections to target each of our stakeholder groups.

How else can you use this information? One suggestion is to go to the Information for Consumers section and adapt the information there for use in communicating the flood risks consumers face as well as the benefits of flood insurance to your current and potential clients, customers, and constituents.

Another idea is to establish or strengthen partnerships with other NFIP stakeholders in your community by using information from the specific sections or text from the publications in each section.

The NFIP website has something for everyone involved with the Program. Check it out today at www.fema.gov/nfip. ♦

FEMA FLOOD HAZARD MAPS?

Contact 1-877-FEMA Map
(Toll free 1-877-336-2627)

This information was released by FEMA

This release is intended to acquaint the public with the Federal Emergency Management Agency's new toll-free number established to respond to questions regarding National Flood Insurance Program (NFIP) Flood Hazard maps, including:

> How do I go about getting a Letter of Map Amendment

(LOMA)? A Letter of Map Revision Based on Fill (LOMRF)? A letter of Map Revision (LOMR)?

- > What is the status of my request for LOMA? LOMR-F? Study?
- > How long does it take to get the map revised?
- > Did FEMA receive my request for a Letter of Map Amendment?

- > I was just told by my lender that my house is in a floodplain and I need flood insurance, what are my options?
- > Was a LOMA ever issued for my property?
- > Has the National Flood Insurance Program Flood Hazard map for my community been revised?

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"THE COMMUNITY'S ROLE"

This article was excerpted from "Idaho Waterlog" and "Louisiana Floodplain Management Factsheet"

In the Summer 1997 Idaho Waterlog Newsletter, we discussed "Increased Cost of Compliance" coverage and how it will help policy holders to reduce the financial burden to elevate, flood proof, demolish, or relocate flood damaged homes to bring them into compliance with their Community's floodplain management ordinances. In this article, we will discuss the community's involvement regarding this coverage.

WHAT IS ELIGIBLE FOR AN ICC CLAIM PAYMENT?

Structures covered under a Standard Flood Insurance Policy (SFIP) issued or renewed on or after June 1, 1997 are eligible for an ICC claim payment if they do not meet with the community's current floodplain management ordinance, and they also meet one of the two following criteria:

1. The structure has received flood damage equaling or exceeding 50% of the market value of the structure before the damage occurred
2. The community has adopted and is currently enforcing a repetitive loss (see definition below) provision or a cumulative substantial damage provision requiring action by the property owner to comply with the community flood plain management ordinance.

Note: Repetitive loss structure means: "a building covered by a contract for flood insurance that

has incurred flood-related damages on 2 occasions during a 10-year period ending on the date of the event for which a second claim is made, in which the cost of repairing the flood damage, on the average, equaled or exceeded 25% of the market value of the building at the time of each such flood event".

WHAT IS THE COMMUNITY'S ROLE REGARDING ICC?



Immediately following a flood event, one of the most important tasks of the community floodplain management official is to make substantial damage determination. Substantial damage as defined by the NFIP means damage of any origin sustained by a structure whereby the cost of restoring the structure to its before damaged condition would equal or exceed 50% of the market value of the structure before the damage occurred.

Communities that have a repetitive loss and/or substantial

damage provision need an administrative procedure in order to track losses. Such a procedure should include the following:

1. A system for maintaining permit records, such as by address:
2. A system for documenting and maintaining the date of repairs so that the history or repairs for a particular building can be checked before the next

- permit is issued;
3. A system for documenting the flood-related cost to repair the building and the market value of the building before the damage occurred for each flood event.

This documentation will be necessary for an ICC claim payment. *Note: Even though the community is enforcing a repetitive loss and/or a cumulative substantial damage provision, ICC claim payments are based solely on damages from flood events.* (Continued on Page 6)

FEMA FLOOD HAZARD MAPS? (Continued from page 2)

The following procedures have been established by FEMA for changing and correcting the NFIP Flood Hazard maps. They are: Letters of Map Amendment (LOMAs), Letters of Map Revision (LOMRs), Letters of Map Revision Based on Fill (LOMR-F's), and Physical Map Revisions.

As a result of numerous requests for revisions or corrections to the NFIP Flood Hazard maps, FEMA has assigned a dedicated staff of trained professionals to respond to the public's request for information on the procedures to revise or correct the NFIP Flood Hazard maps.

If you have any questions regarding the NFIP Flood Hazard Maps or need current information and facts on FEMA Mapping Procedures, call 1-887-FEMA-MAP.

Below are additional Toll-Free numbers that can be used to obtain other information regarding the NFIP and its products.

> For information about the NFIP's Preferred Risk Policy, ask your insurance agent or company, or call the NFIP's toll-free number at 1-800-427-9662.

> For any current FEMA publications, call FEMA's Publication Center at 1-800-480-2520.

> For answers to flood insurance related questions, call the National Flood Insurance Telephone Response Center at 1-800-427-4661.

> For ordering printed copies of effective NFIP Flood Hazard maps and related documents, call the FEMA Map Service Center at 1-800-358-9616.

Additional information of flood insurance and other FEMA programs and activities is available on the FEMA World Wide Web Site (<http://www.FEMA.gov>) and from FEMA's 24-hour-FAX-on-Demand system at (202)646-FEMA. TDD# 1-800-427-5593. ♦

New LOMA and LOMR-F Determination Documents

"LOMA 2000"

Excerpts from FEMA Memorandum

Over the past several years, FEMA has received an enormous increase in the volume of Letter of Map Amendment (LOMA) and Letter of Map Revision-Based on Fill (LOMR-F) requests. Because of this increase, and because of the complexity in preparing the final determination letters, we have simplified these letters by changing them to a tabular format. The new tabular documents will no longer contain names of private individuals, but will contain only property specific information. Auxiliary property specific information related to the actual determination is added as a continuation attachment to the determination document. In summary, this has resulted in a "determination

document" that is exclusively property specific and reduces the time consuming task of sanitizing determinations for the LOMC Publications. This also provides FEMA with a product that could eventually be added to our website without having to deal with privacy issues. Note that the related National Flood Insurance Program (NFIP) regulations and other standard verbiage have been added in a technical enclosure.

We have implemented this new determination system for all LOMA determinations (Part 70), beginning March 1, 1999. On March 15, 1999, the new determination system will be imple-

mented for all LOMR-F determinations (Part 65). Initially, we will be manually using the new "LOMA 2000" products which will enable us to resolve potential problems with the documents prior to the automation phase. In May 1999, an "Interim" computer-automated version of LOMA 2000 will be implemented. The "final" computer-automated version will be in use by August 1999. I would like to encourage that you and your staff provide us with any additional comments that you may encounter from the use of these new products.

If you have any questions, please contact Mark Crowell of my staff at (202) 646-3432. ♦

REGIONAL FLOODPROOFING WORKSHOP

June 15, 1999 in Fort Collins, CO
June 17, 1999 in Grand Junction, CO

The Colorado Association of Stormwater and Floodplain Managers (CASFM) invites you to attend one of two regional workshops to learn more about floodproofing.

Workshop Objective: To provide education, training and regulatory information on floodproofing to interested consultants and municipal/regulatory employees in emergency management, water resources, floodplain management and invited guests.

Fee: \$75 per person fee. *PLEASE RESPOND QUICKLY, REGISTRATION IS LIMITED TO THE FIRST 100 PAID APPLICANTS FOR EACH DATE. REGISTRATION WILL CLOSE ON JUNE 8TH AND THERE WILL BE NO SAME-DAY REGISTRATION AT THE WORKSHOPS.* Make checks payable to "CASFM". Each participant will also receive a notebook and numerous floodproofing publications for reference.

Workshop Agenda:

- 9:00 a.m. – 9:15 a.m. Welcome, overview and introductions, Doug Trieste, Flow Technologies
9:15 a.m. – 10:15 a.m. Introduction to techniques – Larry Buss, ACOE Floodproofing Committee
10:00 a.m. – 10:15 a.m. Break
10:15 a.m. – 11:30 a.m. Specific Techniques for Floodproofing – Larry Buss, ACOE Floodproofing Committee
11:30 a.m. – 11:45 a.m. Funding Mechanisms – Mark Matulik, Colorado Water Conservation Board
11:45 a.m. – 2:15 p.m. Regulatory Implications; John Liou, Federal Emergency Management Agency
12:15 p.m. – 1:15 p.m. Lunch (included)
1:15 p.m. – 2:00 p.m. Case Study; Fort Collins Floodproofing Program – Marsha Hilmes, City of Fort Collins and Dennis Arbogast, BRW, Inc.
2:00 p.m. – 4:30 p.m. Field Trip - view examples of floodproofing and flood-prone properties (transportation provided)

Location: Details including location map, nearby hotel accommodations and workshop final agenda will be provided with your registration confirmation.

Sponsors: The following organizations are contributing services and/or financial assistance to make this workshop possible –

*Colorado Association of Stormwater and Floodplain Managers
U.S. Army Corp of Engineers, National Floodproofing Committee
Colorado Water Conservation Board
State of Colorado, Office of Emergency Management
Federal Emergency Management Agency*

Questions? If you have questions Contact Mark Matulik at the Colorado Water Conservation Board 303-866-3441 or Doug Trieste at Flow Technologies 303-989-1427

Remove the form below and mail with your registration fee (check only) to CASFM Floodproofing Workshop c/o Colorado O. E. M., 15075 South Golden Road, Golden, CO, 80401-3979. For additional forms make copies.

Name _____ Phone _____

Organization _____ Fax _____ E-mail _____

Address _____ Workshop Location _____

City _____ State _____ Workshop Date _____

"THE COMMUNITY'S ROLE"

(Continued from page 3)

It is the community permit or other authorized official's responsibility to assure the market value estimates are reasonably accurate and that the cost estimate reasonably reflects the actual costs to fully repair the damage. You can, however, require that the permit applicant or owner of the building supply the information necessary to make such determination (e.g., appraisals, construction cost estimates, etc.).

Once all of the determinations have been made, the property owner should be notified if you feel they are eligible for an ICC claim. It is the responsibility of the property owner to contact their insurance agent.

IS A REPETITIVE LOSS PROVISION RIGHT FOR MY COMMUNITY?

Each community needs to evaluate its history of repetitive flood losses to existing buildings to determine whether such a provision would significantly mitigate the flood risk to these buildings. Communities should also evaluate the added administrative requirements in adopting and administering this type of provision.

If a community adopts a repetitive loss provision, it must apply it consistently to all buildings in the Special Flood Hazard Area regardless of whether the building is covered by flood insurance.

WHAT HAPPENS IF A COMMUNITY DECIDES NOT TO ADOPT A REPETITIVE LOSS AND/OR CUMULATIVE SUBSTANTIAL DAMAGE PROVISION?

Without at least one of the above-mentioned provisions, an

ICC claim cannot be paid on an insured building.

Note: ICC benefits will still be paid for buildings that are substantially (50%) damaged by flood; or

The property owner may apply to the Federal Insurance Administration (FIA) for an exception on a case-by-case basis.

All the information this article was found in the "Interim Guidance for State and Local Officials-Increased Cost of Compliance Coverage", FEMA-301, September 1997. A copy of this book can be obtained, free of charge, by either phoning the FEMA Publications Center at 1-800-480-2520 or faxing your request to (301) 497-6378. ♦

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